

## Old Age, Disability, Death

First law: 1969.

Current law: 1984, 1990.

Type of program: Social insurance system.

**Exchange rate:** U.S.\$1.00 equals 536 CFA francs.

### Coverage

Employed persons. Voluntary coverage available.

Special system for public employees.

### Source of Funds

**Insured person:** 2.8% of earnings.

**Employer:** 4.2% of payroll.

**Government:** None.

Maximum earnings for contribution and benefit purposes: 300,000 francs a month.

### Qualifying Conditions

**Old-age pension:** Age 60 (or early retirement at age 50) with 20 years of insurance and 180 months of contribution, including 60 in last 10 years. Retirement necessary.

Not payable abroad, unless reciprocal agreement.

**Disability pension:** Loss of 2/3 of earning capacity; 5 years of insurance, and at least 6 months of contribution in last year. No contribution required if disability caused by a non-work-related accident.

**Survivor pension:** Deceased was pensioner or met pension requirements at death.

Old-age grant: 60 years (or 50 years in case of early retirement) at least 12 months of contributions.

Survivor grant: deceased satisfied requirements for old-age grant.

### Old-Age Benefits

**Old-age pension:** 30% of average monthly earnings in last 3 or 5 years (whichever is higher) plus 1% for every year of contributions beyond 180 months.

Minimum pension: 50% of minimum wage in Zone 1 of the insured's *activity sector*; maximum, 80% of minimum wage.

Old-age settlement: Lump sum equal to insured's average monthly earnings times the number of years of coverage (counting 12-month periods).

Constant-attendance supplement: 40% of pension.

### Permanent Disability Benefits

**Disability pension:** 30% of average monthly earnings in last 3 or 5 years (whichever is higher) plus 1% for every 12 months of contributions beyond 180. (Years under age 60 at time of claim credited as 6-month periods.)

Constant-attendance supplement: 40% of pension.

### Survivor Benefits

**Survivor pension:** 50% of old-age pension payable to all legitimate, non-divorced spouses of any age. Orphans: 15% of pension of insured for each orphan, 25% if full orphan.

Dependent parents: 10% of pension of insured.

Pension divided equally among other relatives when no survivors in the above-mentioned categories.

Maximum survivor pension: 100% of pension of insured.

Survivor settlement: Lump sum of 1 month's pension for each 6 months of contribution by insured.

### Administrative Organization

Ministry of Labor and Social Security, general supervision.

National Social Insurance Fund, administration of program; managed by tripartite council and director-general.

Ministries of Finance and of Public Functions, administration of pension branches and that which concerns state agencies that are relevant to the Labor Code.

## Sickness and Maternity

First law: 1956.

Current law: 1967.

Type of program: Social insurance system. Maternity benefits only.

### Coverage

Employed women.

### Source of Funds

**Insured person:** None.

**Employer:** See family allowance contributions below.

**Government:** None.

Maximum earnings for contribution purposes: 300,000 francs a month.

### Qualifying Conditions

**Maternity benefits:** 6 months of consecutive employment, subject to insurance in force at date of confinement.

### Sickness and Maternity Benefits

**Sickness benefit:** None under insurance. (Labor code requires employers to provide some paid sick leave.)

**Maternity benefit:** 100% of earnings. Payable during 4 weeks before and 10 weeks after confinement (may be extended up to 6 additional weeks if complications).

### Workers' Medical Benefits

**Medical benefits:** Working women and spouses of insured, receive 1,400 francs toward expenses in connection with child birth and 200 francs for each prenatal examination and child's pediatric examination during first 6 months. (Some free medical care provided under 1962 law by government health facilities. Labor code also requires employers to provide certain medical services.)

### Dependents' Medical Benefits

**Medical benefits for dependents:** See benefits under Family Allowances, below.

### Administrative Organization

Ministry of Labor and Social Security, general supervision.

National Social Insurance Fund, administration of program.

## Work Injury

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First law: 1944.

Current law: 1977.

Type of program: Social insurance system.

### Coverage

Employed persons (except public employees), apprentices, seafarers, technical students, and persons in training.

Voluntary coverage available for self-employed.

### Source of Funds

**Insured person:** None.

**Employer:** 1.75%, 2.5%, or 5% of payroll, according to risk in industry.

**Government:** None.

### Qualifying Conditions

**Work-Injury benefits:** No minimum qualifying period.

### Temporary Disability Benefits

**Temporary disability benefit :** 66% of earnings.

Maximum earnings for benefit purposes, 17,933 francs a day.

Payable from day after injury until recovery or certification of permanent disability.

### Permanent Disability Benefits

**Permanent disability pension:** For total disability, 85% of average earnings. Maximum and minimum earnings for benefit purposes, 537,994 francs and 24,075 francs a month.

Constant-attendance supplement: annual benefit, based on the first salary level and the zone of the activity sector where the victim is recovering.

Partial disability: If disability is at least 20%, the pension is proportionate to the degree of incapacity; if disability is less than 20%, a lump sum equal to 10 years' partial pension is paid.

### Workers' Medical Benefits

**Medical benefits:** Medical and surgical care, hospitalization, medicines, appliances, x-rays, laboratory services, and rehabilitation.

### Survivor Benefits

**Survivor pension:** 85% of average earnings of insured.

Pension divided among the following eligible survivors, according to schedule in law: Surviving spouse, children under age 14 (18 if apprentice, 21 if student or disabled), dependent parents.

Funeral grant: Cost of burial.

### Administrative Organization

Ministry of Labor and Social Security, general supervision.

National Social Insurance Fund, administration of program.

Type of program: Employment-related system.

### Coverage

Employed persons with 1 or more children. Special systems for apprentices with families. Exclusion: Self-employed.

### Source of Funds

**Insured person:** None.

**Employer:** 7% of payroll (5.65% in agriculture, 3.7% for private schools).

**Government:** None.

Maximum earnings for contribution purposes: 300,000 francs a month since the end of July 1989.

Above contributions also finance maternity benefits.

### Qualifying Conditions

**Family allowances:** Child must be under age 14 (18 if apprentice, 21 if student or disabled).

Parent must be working 18 days or 120 hours a month (payments continued during incapacity from industrial accident, during 6 months of illness, regular leave, 3 months of involuntary unemployment, 14 weeks of maternity leave, and 3 months for widow of beneficiary).

Prenatal allowance and birth grant: Prescribed medical examinations.

### Family Allowance Benefits

**Family allowances:** 1,800 francs a month for each child (paid every quarter).

Prenatal allowance: 1,800 francs a month for 9 months (paid in 2 installments).

Birth grant: 21,600 francs for each birth.

Some child health and welfare services also provided mother and child.

### Administrative Organization

Ministry of Labor and Social Security, general supervision.

National Social Insurance Fund, administration of program.

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## Family Allowances

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First law: 1956.

Current law: 1967.